

MISSION VALLEY BANCORP

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	12/23/2008	3364600	1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$241	\$270	11.6%		
Loans	\$178	\$170	-4.3%		
Construction & development	\$3	\$2	-26.8%		
Closed-end 1-4 family residential	\$3	\$3	-4.9%		
Home equity	\$4	\$3	-7.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-3.0%		
Commercial & Industrial	\$70	\$59	-15.6%		
Commercial real estate	\$78	\$74	-5.2%		
Unused commitments	\$24	\$26	6.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$16	-18.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$9	5.1%		
Cash & balances due	\$17	\$20	18.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$206	\$233	13.2%		
Deposits	\$199	\$229	15.4%		
Total other borrowings	\$5	\$0	-100.0%		
FHLB advances	\$5	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$36	\$36	2.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	14.4%	13.6%	--		
Tier 1 risk based capital ratio	18.1%	18.4%	--		
Total risk based capital ratio	19.4%	19.7%	--		
Return on equity ¹	8.5%	7.7%	--		
Return on assets ¹	1.2%	1.0%	--		
Net interest margin ¹	4.8%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	74.8%	75.7%	--		
Loss provision to net charge-offs (qtr)	1666.7%	-67.9%	--		
Net charge-offs to average loans and leases ¹	0.0%	1.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.4%	0.8%	--
Commercial & Industrial	2.4%	2.7%	0.0%	1.1%	--
Commercial real estate	6.6%	4.2%	0.0%	0.0%	--
Total loans	3.9%	2.8%	0.0%	0.4%	--